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January 2025

**BI-LATERAL TRADE AGREEMENTS:
CATALYSTS FOR GLOBAL
ECONOMIC GROWTH**

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BI-LATERAL TRADE AGREEMENTS: CATALYSTS FOR GLOBAL ECONOMIC GROWTH

Bilateral trade agreements (BTAs) are pivotal instruments in the global economic landscape, fostering trade, investment, and economic collaboration between two nations. These agreements, negotiated on mutually beneficial terms, aim to reduce barriers to trade, such as tariffs and customs duties, while establishing frameworks for cooperation in various economic sectors. For Non-Resident Indians (NRIs), understanding the implications of such agreements is essential, given their potential to influence investment decisions, entrepreneurial opportunities, and economic ties between India and other nations.

Understanding Bilateral Trade Agreements

BTA is a treaty between two countries aimed at fostering trade and economic cooperation. These agreements typically cover aspects such as trade in goods and services, investment regulations, intellectual property rights, dispute resolution mechanisms, and standards harmonization. The overarching goal of a BTA is to create a more predictable and conducive environment for businesses and investors by reducing trade barriers and enhancing market access.

Strengthening Cross-Border Ties

NRIs, as a vital link between India and their countries of residence, are uniquely positioned to leverage the advantages of bilateral trade agreements. These agreements often create a pathway for enhanced trade flows, reduced investment barriers, and improved regulatory clarity, directly impacting sectors where NRIs are active participants.

For instance, the Double Taxation Avoidance Agreement (DTAA), a common feature of many BTAs, alleviates the financial burden of paying taxes in both India and the country of residence. Such measures enable NRIs to invest in Indian markets without the concern of excessive tax obligations. Additionally, reduced customs duties and simplified trade regulations under BTAs enable smoother import and export operations, benefiting NRI entrepreneurs engaged in cross-border businesses.

Benefits of Bilateral Trade Agreements

Enhanced Trade Opportunities

Bilateral trade agreements significantly expand the scope of trade by reducing tariffs and other trade barriers. This fosters a competitive market, allowing businesses from both nations to access a broader consumer base. NRIs operating in trade-intensive industries, such as textiles, technology, and pharmaceuticals, find such agreements particularly advantageous as they enable competitive pricing and streamlined operations.

Improved Investment Climate

BTAs often include provisions that protect investors from discriminatory practices and offer clear guidelines for dispute resolution. These safeguards investor confidence, encouraging greater financial inflows into the participating countries.

Economic Cooperation and Knowledge Sharing

One of the most significant outcomes of bilateral trade agreements is the promotion of economic cooperation. The agreements often include mechanisms for technology transfer, joint ventures, and skill development programs.

Double Taxation Avoidance Agreements (DTAA)

DTAA provisions are particularly beneficial for NRIs who maintain financial interests in both India and the countries of residence. By eliminating the need to pay taxes on the same income in two jurisdictions, DTAAs reduce financial strain and enhance the attractiveness of cross-border investments.

Priority Sectors and Entrepreneurial Opportunities

Bilateral trade agreements often prioritize sectors with high growth potential, encouraging investments through targeted incentives. This creates a fertile ground for entrepreneurship, enabling NRIs to establish businesses that capitalize on favorable trade policies and market dynamics. Opportunities in technology, e-commerce, and renewable energy are especially promising under such agreements.

Reduced Customs Duties and Tariffs

The reduction or elimination of customs duties under BTAs lowers the cost of goods and services, benefiting businesses and consumers alike. For NRIs involved in import-export activities, this translates into higher profit margins and competitive pricing, fostering business growth.

Conclusion

As global trade networks continue to evolve, BTAs remain a cornerstone of economic diplomacy and international commerce. For NRIs, these agreements offer a wealth of opportunities to navigate the complexities of cross-border trade and investment. By fostering collaboration, reducing barriers, and promoting economic growth, bilateral trade agreements play a critical role in shaping a future where NRIs can thrive as global citizens and contributors to both their home and host countries.



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FROM ACADEMIA TO LEADERSHIP: THE INSPIRING LEGACY OF DR. MANMOHAN SINGH

India's journey toward modern economic prosperity is intrinsically tied with the name of the erstwhile Prime Minister of India, Dr. Manmohan Singh. Renowned globally as a brilliant economist, a dedicated academician, and a transformative politician, Dr. Manmohan Singh's legacy was both profound and enduring.

His contributions resonated deeply across the world, especially with the Indian diaspora that valued the balance between tradition and modernity. Let's take a closer look at how this extraordinary man wove his legacy into India's history.

A Scholar Turned Change maker

Born on September 26, 1932, in Gah, Punjab, British India (now in Pakistan), Dr. Singh's journey began in humble surroundings. With a keen intellect and an unwavering commitment to education, he earned his Bachelor's and Master's degrees in Economics from Panjab University. His academic journey didn't stop there; he went on to pursue a D.Phil. in Economics at the University of Oxford, followed by a stint at the University of Cambridge.

Dr. Singh flourished in academia and consequently, his deep understanding of macroeconomics and international trade gained recognition. Yet, academia alone could not contain his ambitions. Equipped with profound insights into economic systems, he transitioned to public service, where he became one of the architects of India's economic reforms.

The Architect of Economic Reforms

The 1990s marked a turbulent era for India. Weighed down with a balance-of-payments crisis, the country teetered on the brink of economic collapse. It was at this crucial juncture that Dr. Manmohan Singh, who, as Finance Minister in Prime Minister P.V. Narasimha Rao's government, introduced sweeping liberalization measures in 1991.

His reforms transformed India from an insular economy into one open to foreign investment, innovation, and globalization. He dismantled the infamous License Raj, reduced trade barriers, and encouraged private enterprise. Furthermore, these policies laid the groundwork for India's tech boom, rapid industrial growth, and emergence as a global economic player.

NRIs, too, felt the ripple effects of these reforms. Opportunities to invest in India multiplied, remittances grew in value, and the newfound global competitiveness of Indian businesses brought a renewed sense of pride to those living abroad. Dr. Singh didn't just rescue the economy; he redefined the narrative around India's potential on the world stage.

A Reluctant Politician, Yet a Visionary Leader

Despite his impressive achievements, Dr. Manmohan Singh remained a reluctant politician at heart. Known for his humility and soft-spoken demeanor, he often shunned the limelight. Nonetheless, his intellect and moral integrity earned him widespread respect, both in India and internationally.

During his decade-long tenure as Prime Minister, Dr. Manmohan Singh oversaw significant milestones, including the India-U.S. Civil Nuclear Agreement, which redefined bilateral ties and opened doors for global partnerships. Equally important, his focus on inclusive growth led to initiatives like the Mahatma Gandhi National Rural Employment Guarantee Act, which uplifted millions of rural Indians.

And yet, his leadership style was often misunderstood. Critics argued he lacked charisma, but admirers believed his steady hand and ethical governance were precisely what India needed during a period of rapid change.

The Legacy of a Statesman

Dr. Manmohan Singh's legacy was multifaceted. As an economist, he empowered India to embrace globalization. As a politician, he championed stability and inclusive development. And as an individual, his humility and integrity remained a benchmark for leaders everywhere. His life story resonated deeply with NRIs. After all, many of them understand the value of education, the grit required to succeed abroad, and the desire to see India thrive globally. For this reason, Dr. Manmohan Singh's journey from a rural village to the global stage mirrored the aspirations of millions in the diaspora.

Dr. Singh's story taught us that vision and perseverance could change the course of history. It reminded us that leadership wasn't always about loud speeches or grandstanding; sometimes, it was about quiet determination and thoughtful action. Furthermore, his achievements encouraged NRIs to remain connected with their roots, knowing that progress in India benefits the world at large.

An Irreplaceable Loss

The world is still coming to terms with the loss of the legendary figure - Dr. Manmohan Singh. He was more than a historical figure; he was an enduring symbol of what can be achieved when intellect meets purpose.



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News Corner

Budget 2025: Plan afoot to decarbonise power, steel



Synopsis

India is developing a national CCUS mission to decarbonize sectors like thermal power and cement. The mission, expected to be announced in the February budget, aims to halve carbon emissions by 2050 and achieve net-zero by 2070, with incentives for CCUS technology and lower emissions.

Robust growth in industrial sector financing fuels economic diversification in UAE

The UAE's industrial sector has witnessed a significant surge in financing, driven by robust support from both government and private entities. This collaborative effort plays a crucial role in propelling industrial growth and achieving the ambitious targets outlined in the 'Operation 300 Billion' initiative.



Updated At: 07:16 AM Jan 13, 2025 IST



With lower veggie prices, retail inflation likely to moderate close to 5% in December

Shishir Sinha | Updated - January 13, 2025 at 09:10 AM.

Retail inflation was at 5.5 per cent in November



Retail inflation based on Consumer Price Index (CPI) is likely to have moderated in December in the range of 5.1 per cent to 5.3 per cent. The Statistic Ministry will release the

The stock market could tank in 2025, thanks to the Federal Reserve; here's the reason



Could the US stock market crash because of the US Federal Reserve?

Synopsis

The US Federal Reserve may bring the US stock market to its knees through their policies in the year 2025, and there are now increased fears among US investors in this regard. Here's what could possibly happen, that can shatter Wall Street's upward trend, and could even lead to a possible US stock market crash.

Week Ahead: US CPI Inflation Takes Centre Stage

By: Aaron Hill

Published: Jan 12, 2025, 18:34 GMT+00:00

The FP Markets Week-Ahead release highlights key macro drivers to be aware of for the upcoming trading week.



2025 is well and truly underway.

Welcome to the first 'week ahead' edition!

Global job market poised for major technological shift by 2030: World Economic Forum

Amin Ahmed | Published January 12, 2025 | Updated a day ago



DEMAND for workers in technology-related roles like big data analysts, fintech engineers, AI and machine learning specialists, is rapidly rising.— AFP/File

World economic growth to stay subdued at 2.8%, India to grow at 6.6% in 2025: UN report



By Upstox News Desk

2 min read | Updated on January 10, 2025, 11:40 IST



SUMMARY

While developed economies face gradual recovery, South Asia, led by India's robust 6.6% growth in 2025, is expected to drive regional economic performance.

RBI tightens personal loan rules: Credit scores now updated within 15 days

3 min read

06 Jan 2025, 04:16 PM IST

Dakshita Ojha

Starting January 1, 2025, RBI mandates lenders to update credit records every 15 days, enhancing credit score accuracy and borrower representation. This shift aims to improve loan deals for disciplined borrowers and reduce risks for financial institutions, benefiting the credit market overall.



RBI's new rule aims to provide borrowers with a more

Pravasi Bharatiya Divas: Jaishankar stresses on importance of diaspora as India strives to build 'global workforce'

Addressing the Indian diaspora at the Pravasi Bharatiya Divas, Mr. Jaishankar said that in times of difficulty abroad, they can be confident that the Narendra Modi government "has got your back".

Published - January 09, 2025 11:16 am IST - Bhubaneswar

PTI

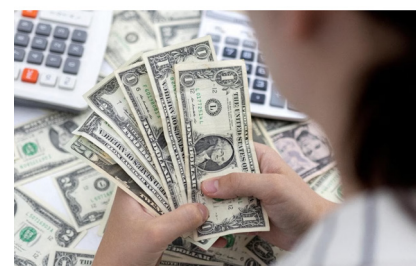


RBI likely selling dollars to support rupee, traders say

The rupee was at 86.36 per U.S. dollar as of 10:15 a.m. after hitting its all-time low of 86.39 earlier in the day

Published - January 13, 2025 11:07 am IST - MUMBAI

REUTERS



The dollar index was up 0.2% at 109.9 while most Asian currencies weakened. Representational file image. | Photo Credit: Reuters

LIST OF CORRESPONDENT BANKS WITH SWIFT ARRANGEMENT

Currency Details	Bank & Address	SIB's A/c no. with them	SWIFT Code
USD (US Dollar)	J P MORGAN CHASE BANK NA, 383 Madison Avenue New York, New York 10179 ABA Routing Number: 021000021	906918203	CHASUS33
	The Bank of New York Mellon (BNY Mellon), 240 Greenwich Street NY 10286, USA ABA ROUTING NO: 021000018	803-3162-716	IRVT US3N
	Standard Chartered Bank, One Madison Avenue, New York, NY 10010-3603 ABA ROUTING NO: 026002561	3582021649001	SCBLUS33
GBP (Pound Sterling)	J P MORGAN CHASE BANK NA, 25 Bank Street, Canary Wharf London United Kingdom E14 5JP IBAN: GB03CHAS60924280035960	80035960	CHASGB2L
	Standard Chartered Bank, 1 Basinghall Avenue, London EC2V SDD, United Kingdom IBAN Number: GB88 SCBL 6091 0412 6928 56	01269285601	SCBLGB2L
EURO	J P Morgan SE , Taunustor 1, 60310 Frankfurt am Main , Germany, IBAN: DE55501108006231419232	6231419232	CHASDEFX
	Standard Chartered Bank (Germany) GMBH, Franklinstrasse 46-48 60486 Frankfurt /Main, Germany, IBAN:DE40512305000018160002	018160002	SCBLDEFX
JPY (Japanese Yen)	Standard Chartered Bank, 21st Floor Sanno Park tower Tower 2-11-1 Nagatacho, Chiyoda-ku Tokyo 100-6155 Japan	23762101110	SCBLJPJT
CAD (Canadian Dollar)	The Bank of New York Mellon(BNY Mellon), 240 Greenwich Street NY 10286, USA	8033060042	IRVTUS3N (Intermediary bank:- Royal Bank of Canada, Toronto ROYCCAT2)
CHF (Swiss Franc)	Zurcher Kantonalbank, Hardstrasse 201, Zrich (Prime Tower) IBAN Number : CH9500700070001284444	0-0700-01284444	ZKBKCHZZ80A
AUD (Australian Dollar)	State Bank of India, Suite 31.02, Australia Square,264, George Street Sydney,NSW 2000, Australia	30113039120001	SBINAU2SXXX
AED (UAE Dirham)	Mashreq Bank, P O Box1250, Riqa, Diera Dubai, UAE, IBAN No : AE960330000019030000172	019030000172	BOMLAEAD
SGD (Singapore Dollar)	DBS Bank Ltd 12 Marina Boulevard, Marina Bay Financial Centre Tower 3, Singapore-018982	037-003682-0	DBSSSGSG
SAR (Saudi Riyal)	Al Rajhi Bank, Head Office, Al Olayia Main Street – Riyadh, Al Akaria Building 3, P.O. Box 28, Riyadh – 11411 Saudi Arabia.	IBAN: SA0780000100608010055456	RJHISARI

LIST OF EXCHANGE HOUSES/BANKS HAVING RUPEE DRAWING ARRANGEMENT WITH SOUTH INDIAN BANK

Country	Name of the bank/ Exchange Company	Remittance facility
UAE	Hadi Express Exchange, P.O Box 28909, Dubai, UAE Ph: 00971-43537650	SIB Express
	Al Ahaliya Money Exchange Bureau, P.O Box 2419, Abu Dhabi, UAE Ph: 00971-26270004	SIB Express
	Al Rostamani Exchange, P.O Box 10072, Al Rostamani Bldg. (Above 1st gulf Bank) Mezzanine Floor, Bur Dubai, UAE, Ph: 00971-263223222	SIB Express
	Al Fardan Exchange Company, P.O Box 498, Abudhabi, UAE Ph: 00971-26223222	SIB Express
	Al Ansari Exchange, Head office, P.O Box 6176, Dubai, UAE Ph: 00971-26224421/26108888/43772666	SIB Express
	Al Ansari Exchange, Head office, P.O Box 6176, Dubai, UAE Ph: 00971-26224421/26108888/43772666	SIB Express
	Sharaf Exchange LLC, P.O Box 29040, Dubai, UAE, Ph: 00971-43554560	SIB Express
	Lulu International Exchange LLC, P.O Box 4059, Plot No. C-210 Muroor Road, Abu Dhabi, UAE, Ph: 00971-26421800	SIB Express
	Joy Alukkas Exchange, P.O Box 171468, Bur Dubai, UAE, Ph : 00971-42522900	SIB Express
	GCC Exchange, P.O Box 41704, Al Sabkha, Deira, Dubai, UAE	SIB Express
	Delma Exchange, P.O Box 129869, Abu Dhabi, UAE, Ph: 00971-26225511/26225544	SIB Express
	Federal Exchange, Mohammed Bin Zayed City, P.O. Box 29407, Abu Dhabi, UAE. Tel : +971 2 555 8851	SIB Express
	M/s. Al Bader Exchange, Unit No 1, Ground Floor Building of Ali Saeed Al Badi Mahdar Al Maryah, Street Abudhabi, UAE Ph No: + 971 506662275.	SIB Express
	M/s Send Exchange, Zayed 1st Electra Street, Khalfan Megar Al Suwaidi Building, Abu Dhabi, UAE	SIB Express
	M/s DAR Exchange, Abu Baker Al Siddique Street, Deira Dubai, P O Box 87073, Dubai, UAE	SIB Express
Kuwait	UAE Exchange Centre, Kuwait, P.O Box 26155, Postal Code: 13122, Safat, Kuwait, Ph: 00965-22459417	SIB Express
	National Exchange Co., P.O Box 11520, Postal Code: 15355, Dasma, Kuwait Ph: 00965-5736603	SIB Express
	M/s Kuwait Asian International Exchange Co W.L.L, Office No. 48 Adel & Anwar Mustafa Thunayan Al Ghanim Complex, Street 7 Block 73, Fahaheel Area, Kuwait, Tel: +965-23912944	SIB Express
	M/s Wall Street Exchange Co WLL, P.O. Box : 29942, Safat, 13160, Kuwait Tel:+965 1822055 Ext. #115	SIB Express
	M/s. U J Exchange Company, Hawally, Tunis Street, Block 7, Al-Fajr complex - Shop 24, Safat 13127, Kuwait Tel: +965 22286600 +965 60724866	SIB Express
Oman	Joyalukkas Exchange LLC (formerly Majan Exchange LLC) P.O Box 583, Postal Code: 117, Sultanate of Oman, Ph: 00968-24794017	SIB Express
	Oman International Exchange, P.O Box 994 Postal Code: 114, Hay Al mina, Sultanate of Oman, Ph: 00968-24834954	SIB Express
	Hamdan Exchange Co., Head Office, P.O Box 190 Postal code: 211, Salalah, Sultanate of Oman Ph: 00968-23211258/24830893	SIB Express
	Lulu Exchange Co LLC (formerly Asia Express Exchange Co. LLC), P.O Box 881, Ruwi, Postal Code: 112, Sultanate of Oman, Ph: 00968-24788787	SIB Express
	M/s Wasel Exchange SAOC, PB 3548, PC 112, Ruwi, Muscat, Oman, Ph: 00968 9263 8801	SIB Express
	M/s Purushottam Kanji Exchange Co LLC, P O Box 41, Postal Code 100, Sultanate of Oman	SIB Express
Bahrain	N.E.C BSC (c) (formerly Nonooo Exchange Co)., P.O Box 11970, Manama, Bahrain Ph: 0097317230905	SIB Express
	Zenj Exchange Co., P.O Box 236, Manama, Bahrain Ph: 0097317224352	SIB Express
	M/s Bahrain India International Exchange Co. BSC (c) , P.O Box :3204, Manama, Kingdom Of Bahrain	SIB Express

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Country	Name of the bank/ Exchange Company	Remittance facility
Qatar	Al Fardan Exchange Co., P.O Box 339, Doha, Qatar, Ph: 00974-4335117	SIB Express
	Gulf Exchange Co., P.O Box 4847, Doha, Qatar, Ph: 00974-4383222	SIB Express
	City Exchange Co., Near Arab Roundabout/Souq Al Najadah, P.O Box 16081, Doha, Qatar Ph: 00974-4435060	SIB Express
	M/s Al Dar for Exchange Works W.L.L, P.O Box 24048, Nuaijah, IBA xBuilding, C-Ring Road, Doha, Qatar, Ph: 00974-4566514	SIB Express
	M/s Islamic Exchange Co., P.O Box 80925, Doha, Qatar Ph: 00974-4422718	SIB Express
	Al Sadd Exchange, Post Box.17127, Al Ameer Street, Fareej Al Soudan , Doha – Qatar Ph: +974 44323334,	SIB Express
	Doha Exchange Co WLL, Al Jasra Souq Waqif, Doha, Qatar, +974 44510733	SIB Express
	Habib Qatar International Exchange Ltd, G – 038, Ground level, City Centre mall, West Bay- Dafna, Doha, Qatar	SIB Express
Saudi Arabia	Al Rajhi Bank, P.O Box 28, Riyadh 11411, Kingdom of Saudi Arabia, Ph: 0096612116000	TT (Swift)
	Arab National Bank, P.O Box 56921, Riyadh 11564, Saudi Arabia, Ph: 00966590302887	TT (Tele Money)
Singapore	International Exch. Co. (S) Pte Ltd., 111, North Bridge Road, #01-17/18, Peninsula Plaza, Singapore-179098, Ph: 006563387749	SIB Express
Australia	Flyworld Money Exchange Pty Ltd, 49 Princes Highway, Dandenong Vic, 3175, Australia.Ph: 0449 891 010	SIB Express
	M/s. Smart Remittance Pty Ltd, No 1 309 315, George Street, Pin-2000, Sydney, Australia, Ph: +61 493 927 346	SIB Express
	PFG Forex Pty Ltd, 189 B South Center Road, Tullamarine, VIC 3043, Australia. Ph: +61-3-9001 5864	SIB Express
Canada	Buckzy Payments INC. 67 Young Street. Suite 701, Toronto, ON M53 1J8. Ph: 91 98470 41060	SIB Express
	M/s U Remit International Corporation, 1500-4, Robert Speck Parkway, Mississauga, L4Z 1S1, Toronto, Ontario, Canada. Ph No: +971 544465611	SIB Express
United Kingdom	M/s GCC Exchange UK Ltd, 90, High Street, Southall, Middlesex-UB1 3DB, United Kingdom Ph : +442085712065	SIB Express
	M/s Direct Remit Limited, 444 Edgware Road, London, W2 1G Ph: +971 527553421, +971 553407625	SIB Express
	M/s KMB International Money Transfer Ltd, 88 Caledonian Road, King's Cross, London N1 9DN, United Kingdom, Ph: +44 7309058496	SIB Express
	M/s Horizon Remittance Ltd, 115 Uxbridge Road, London, W12 8NL, United Kingdom Tel: +44208 746 0588 Whatsapp +447749475175	SIB Express
	M/s Teeparam exchange Limited, 261 London Road, Croydon London, Pin CRO2RL, United Kingdom	SIB Express
	M/s Daytona Capital Management Limited (DCM), WeWork Aviation House, DD-01C102-017, 125 Kingsway, London, WC2B 6NH, United Kingdom.Ph +44 2032862244	SIB Express
	M/s Shift Financial Services Ltd, 200 First central, 6th floor, Office 22, Lakeside Drive, London, England, UK, NW10 7FQ	SIB Express
USA	M/s Muthoot Finserve USA INC, 1407, Oak Tree Road, Iselin, New Jersey, 08830, USA customersupport@muthootgroup.us, Ph 91-8137990642	SIB Express
	M/s Wall Street Finance LLC, 1055 Westlakes Drive, Suite 175, Berwyn, PA19312, USA Ph: +1 267 205 2213	SIB Express
Seychelles	M/s Raji Exchange Limited, K B Emporium Building, Rue de Diolinda, Providence Industrial Estate, Mahe Island, P O Box 1212, Victoria, Seychelles, Ph No: +248 2505020	SIB Express
	M/s.Vision Money Transfer Limited, Sound and Vision House, P O Box 708, Victoria Mahe Seychelles.	SIB Express
Jordan	M/s ZamZam Exchange LLC, Wasfi Altall ST, Amman, Jordan (962) 7244844 (962) 778878878/ 776211343	SIB Express
Kenya	FLEX MONEY TRANSFER LIMITED, SUITE 13, 4th FLOOR, THE GREENHOUSE, NGONG' ROAD, NAIROBI, KENYA Ph: +254 203861100 Office Mobile: +254781304137	SIB Express

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